

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ANN M POZDOL

Debtor(s)

Case No. 15-39834

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/23/2015.
- 2) The plan was confirmed on 03/14/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/13/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/03/2017.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$11,300.00
Less amount refunded to debtor	\$1,500.00

NET RECEIPTS: \$9,800.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$395.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,195.20

Attorney fees paid and disclosed by debtor: \$200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Action Payday Loan	Unsecured	500.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	4,249.00	4,398.00	4,398.00	0.00	0.00
AMERICAN GENERAL FINANCIAL/SP	Unsecured	4,500.00	NA	NA	0.00	0.00
AMERICAN NET LOANS	Unsecured	1,825.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	NA	2,839.80	2,839.80	0.00	0.00
AVANT CREDIT CORPORATI	Unsecured	3,500.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,663.00	2,825.88	2,825.88	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	655.00	743.01	743.01	0.00	0.00
DEPT STORES NATL BK MACY	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	11,317.00	11,317.59	11,317.59	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	873.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	2,416.00	2,416.40	2,416.40	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	7,036.00	7,036.63	7,036.63	0.00	0.00
IL DEPT OF REVENUE	Priority	13,000.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	12,000.00	12,151.82	12,151.82	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	12,000.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	15,000.00	6,897.14	6,897.14	1,491.57	0.00
LVNV FUNDING	Unsecured	124.00	173.08	173.08	0.00	0.00
M3 Financial Services	Unsecured	178.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	108.00	NA	NA	0.00	0.00
NORTH PLAINS FINANCIAL	Unsecured	500.00	NA	NA	0.00	0.00
PELLETTIERI	Unsecured	1,205.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	68.00	138.60	138.60	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	52.00	NA	NA	0.00	0.00
PRESENCE RESURRECTION	Unsecured	NA	1,205.40	1,205.40	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,236.00	1,310.56	1,310.56	0.00	0.00
Radiant Cash	Unsecured	600.00	NA	NA	0.00	0.00
Rgs Financial	Unsecured	2,541.00	NA	NA	0.00	0.00
RISE CREDIT	Unsecured	900.00	NA	NA	0.00	0.00
RW1 INVESTMENTS LLC D/B/A ILLIN	Unsecured	700.00	1,251.62	1,251.62	0.00	0.00
SPEEDY CASH	Unsecured	2,000.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPRINGLEAF FINANCIAL SERVICES	Unsecured	NA	5,399.17	5,399.17	0.00	0.00
Stella Recovery , Inc	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	1,000.00	NA	NA	0.00	0.00
SYNCB/CARE CREDIT	Unsecured	1,500.00	NA	NA	0.00	0.00
VW CREDIT	Secured	9,544.00	9,664.89	9,544.00	3,911.09	202.14
VW CREDIT	Unsecured	NA	0.00	120.89	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,544.00	\$3,911.09	\$202.14
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,544.00	\$3,911.09	\$202.14
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,897.14	\$1,491.57	\$0.00
TOTAL PRIORITY:	\$6,897.14	\$1,491.57	\$0.00
GENERAL UNSECURED PAYMENTS:	\$53,328.45	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$4,195.20</u>	
Disbursements to Creditors	<u>\$5,604.80</u>	
TOTAL DISBURSEMENTS :		<u>\$9,800.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/17/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.